

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer & Business Education

Want a Free Annual Credit Report? The Only Official Website is annualcreditreport.com

An amendment to the Fair Credit Reporting Act requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. (This rule goes into effect for people living in the Eastern states and the District of Columbia, Puerto Rico, and all U.S. territories on September 1, 2005; the rule is already in effect for all other Americans.) The three companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free credit report. The Federal Trade Commission (FTC), the nation's consumer protection agency, wants you to know that, if you want to order your free annual credit report online, there is only one authorized website: **annualcreditreport.com**.

Many other websites claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring.” But, be careful. These sites are not part of the official annual free credit report program. And in some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period ends. If you don't cancel during the trial period, you may be agreeing to let the company start charging fees to your credit card.

To Order Your Free Annual Credit Report

- Visit **annualcreditreport.com**
- Call toll-free: 1-877-322-8228
- Mail your completed Annual Credit Report Request Form to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

These sites often look like the official site at **annualcreditreport.com**. Some use terms like “free report” in their names; others have website names that purposely misspell **annualcreditreport.com** in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information.

If you want to order your free annual credit report online, carefully type in the name: **annualcreditreport.com**, or go to the FTC's website which has a link to it. Once you have filled out certain information at **annualcreditreport.com**, you will be directed to individual websites operated by the three nationwide consumer reporting companies. You may get offers to buy additional products or services while on the companies' websites, such as credit scores or credit monitoring products, but you are not required to make a purchase to receive your free annual credit reports.

If you get an email or see a pop-up ad claiming it's from **annualcreditreport.com** or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message – it's probably a scam. **annualcreditreport.com** will NEVER send you an email solicitation for your free annual credit report, use pop-up ads, or call you to ask for personal information. Forward any email that claims to be from **annualcreditreport.com** or any of three consumer reporting companies to the FTC's database of deceptive spam at **spam@uce.gov**.

To order your report at **annualcreditreport.com**, you must provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to give your previous address. To maintain the security of your file, each nationwide consumer reporting company also may ask you for information that only you would know, like the amount of your monthly mortgage payment. Each company may ask you for different information. That's because the information each company has in your file may come from different sources.

You also can order your free report by calling toll-free, 1-877-322-8228, or by mailing a completed Annual Credit Report Request Form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three nationwide consumer reporting companies directly. They only provide free annual credit reports through the website, phone number, and address above.

For more information about your rights to free credit reports, see the FTC publication, *Your Access to Free Credit Reports*.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit **ftc.gov** or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FEDERAL TRADE COMMISSION	ftc.gov
1-877-FTC-HELP	FOR THE CONSUMER

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